

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)
Borough of Point Pleasant Beach
416 New Jersey Avenue
Point Pleasant Beach, NJ 08742
732-892-0435

In Re:
Darryl B. Monticello
Dba Cello Builders Inc.

Case No.: 16-25565-KCF
Chapter: 13
Hearing Date: July 23, 2019
Judge: Kaplan

**NOTICE OF MOTION
FOR RELIEF FROM THE AUTOMATIC STAY**

Borough of Point Pleasant Beach has filed papers with the court requesting relief from the automatic stay in order to initiate or resume an action in the state court of New Jersey to take lawful action to collect the debt, including but not limited to, the placement of a lien against the debtor's real property located at:

419 Arbutus Avenue
Point Pleasant Beach, NJ 08742-3102

and to begin lawful foreclosure proceedings.

YOUR RIGHTS MAY BE AFFECTED. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one).

If you do not want the court to grant this motion, or if you want the court to consider your views, you or your attorney must file with the clerk at the address listed below, a written response explaining your position no later than 7 days prior to the hearing date.

Hearing Date: July 23, 2019
Hearing Time: 9:00 a.m.
Hearing Location: 402 East State Street
Trenton, N.J. 08608

Courtroom Number: #8

If you mail your response to the clerk for filing, you must mail it early enough so the court will receive it on or before 7 days prior to the hearing date.

You must also mail a copy of your response to:

Albert Russo
Standing Chapter 13 Trustee
CN 4853
Trenton, NJ 08650-4853

Sean D. Gertner, Esq.
Gertner & Gertner, LLC
PO Box 1149
Jackson, NJ 08527

If you, or your attorney, do not take the steps outlined above, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief.

Date: 6-26-19



Sean D. Gertner, Esq.
Attorney for Creditor

Caption in Compliance with D.N.J. LBR 9004-1(b)
Borough of Point Pleasant Beach
416 New Jersey Avenue
Point Pleasant Beach, NJ 08742
732-892-0435

In Re:
Darryl B. Monticello
dba Cello Builders Inc.

Case No.: 16-25565-KCF
Chapter: 13
Hearing Date: July 23, 2019
Judge: Kaplan

**CERTIFICATION OF ATTORNEY FOR CREDITOR IN SUPPORT
OF MOTION FOR RELIEF FROM THE AUTOMATIC STAY**

I, Sean D. Gertner, Esq., attorney for the Creditor, Borough of Point Pleasant Beach, in the above captioned case, submit this Certification in support of the Motion for Relief from the Automatic Stay filed on June 27, 2019.

1. I am fully familiar with the debtor's payment history because I am the attorney for the Creditor, Borough of Point Pleasant Beach.
2. The property is located at: 419 Arbutus Avenue, Point Pleasant Beach, NJ 08742-3102
3. The debtor filed for bankruptcy on August 11, 2016.

Pleasant Beach, to initiate or resume an action in the state court of New Jersey to take lawful action to collect the debt, including but not limited to, the placement of a lien against the debtor's real property located at 1501 Bel Aire Court West, Point Pleasant, NJ 08742 and to begin lawful foreclosure proceedings.


5. The debtor's post-petition outstanding payments are as follows:

	Principal Balance Due
1 Sewer Charge	\$827.29, as of 4/16/2019
2 Water Charge	\$676.68, as of 4/16/2019

6. Post-petition, the debtor owes \$1,503.97, plus interest, for a total of \$1,957.32 (See proof of claim attached as **Exhibit A**, Amortization Schedule attached as **Exhibit B**, and Transaction listing attached as **Exhibit C**), as of April 16, 2019, which represents past due water and sewer charges.
7. The debtor's failure to pay these charges post-petition is cause for relief from the automatic stay.
8. Through this motion, I request relief from the automatic stay so I may initiate or continue an action in the state court to remove debtor from the rented premises.

I certify under penalty of perjury that the above is true.

Date: 6-26-19


Sean D. Gertner, Esq.
Attorney for Creditor

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

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Borough of Point Pleasant Beach
416 New Jersey Avenue
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732-892-0435

In Re:
Darryl B. Monticello
dba Cello Builders Inc.

Case No.: 16-25565-KCF

Chapter: 13


Hearing Date: July 23, 2019

Judge: Kaplan

STATEMENT AS TO WHY NO BRIEF IS NECESSARY

In accordance with D.N.J. LBR 9013-1(a)(3), it is respectfully submitted that no brief is necessary in the court's consideration of this motion, as it does not involve complex issues of law.

Date: 6-26-19



Sean D. Gertner, Esq.
Attorney for Creditor

Caption in Compliance with D.N.J. LBR 9004-1(b)
Borough of Point Pleasant Beach
416 New Jersey Avenue
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dba Cello Builders Inc.

Case No.: 16-25565-KCF
Chapter: 13
Hearing Date: July 23, 2019
Judge: Kaplan

CERTIFICATION OF SERVICE

I, Melissa Roth, am assistant to Sean D. Gertner, Esq., who represents Borough of Point Pleasant Beach, the Creditor in this matter.

1. On June 27, 2019 I sent a copy of the following pleadings and/or documents to the parties listed in the chart below:
 - ☒ Notice of Motion for Relief from the Automatic Stay
 - ☒ Certification of Attorney for Creditor in Support of Motion for Relief from the Automatic Stay
 - ☒ Statement as to Why No Brief is Necessary
 - ☒ Proposed Order Granting Motion for Relief from the Stay
3. I certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Date:

6-27-19



Melissa Roth

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Darryl B. Monticello dba Cello Builders Inc. 419 Arbutus Avenue Point Pleasant Beach, NJ 08742-3102	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input checked="" type="checkbox"/> Certified mail/Return receipt requested <input type="checkbox"/> Other _____ (As authorized by the court or rule. Cite the rule if applicable.)
Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Chapter 13 Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input checked="" type="checkbox"/> Certified mail/Return receipt requested <input type="checkbox"/> Other _____ (As authorized by the court or rule. Cite the rule if applicable.)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)
Borough of Point Pleasant Beach
416 New Jersey Avenue
Point Pleasant Beach, NJ 08742
732-892-0435

In Re:
Darryl B. Monticello
dba Cello Builders Inc.

Case No.: 16-25565-KCF
Chapter: 13
Hearing Date: July 23, 2019
Judge: Kaplan

ORDER GRANTING MOTION FOR RELIEF FROM THE STAY

The relief set forth on the following page is **ORDERED**.

The Court having reviewed the movant's Motion for Relief from the Automatic Stay, and any related responses or objections, it is hereby

ORDERED that:

1. The automatic stay is vacated to permit the Creditor to initiate or resume an action in the state court of New Jersey to take lawful action to collect the debt, including but not limited to, the placement of a lien against the debtor's real property located at 1501 Bel Aire Court West, Point Pleasant, NJ 08742 and to begin lawful foreclosure proceedings.
2. The attorney for the Creditor shall serve a copy of this order on the debtor, debtor's attorney, if any, the Office of the U. S. Trustee and any trustee appointed in this case, and any other party who entered an appearance on the motion.

HONORABLE JUDGE MICHAEL B. KAPLAN
UNITED STATES BANKRUPTCY JUDGE

EXHIBIT A

Fill in this information to identify the case:

Debtor 1 Darryl B. Monticello

Debtor 2 (Spouse, if filing) _____

United States Bankruptcy Court for the: _____ District of New Jersey

Case number 16-25565-KCF

Official Form 410

Proof of Claim

04/16

Read the instructions before filing out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?	<u>Darryl B. Monticello</u> Name of the current creditor (the person or entity to be paid for this claim)	
	Other names the creditor used with the debtor <u>Cello Builders</u>	
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____	
3. Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent? <u>Pt Pleasant Beach Water Department</u> Name <u>416 New Jersey Ave</u> Number Street <u>Point Pleasant Beach NJ 08742</u> City State ZIP Code Contact phone <u>732-892-7755</u> Contact email <u>jcoyne@pointbeach.org</u>	Where should payments to the creditor be sent? (if different) Name _____ Number Street _____ City State ZIP Code _____ Contact phone _____ Contact email _____
	Uniform claim identifier for electronic payments in chapter 13 (if you use one): _____	
4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ Filed on <u>MM / DD / YYYY</u>	
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____	

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor? ☒ No
☐ Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____

7. How much is the claim? \$ 1,957.32 Does this amount include interest or other charges?
☐ No
☒ Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. What is the basis of the claim? Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.
Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).
Limit disclosing information that is entitled to privacy, such as health care information.
water sewer charges

9. Is all or part of the claim secured? ☒ No
☐ Yes. The claim is secured by a lien on property.
Nature of property:
☐ Real estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim*.
☐ Motor vehicle
☐ Other. Describe: _____
Basis for perfection: _____
Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)
Value of property: \$ _____
Amount of the claim that is secured: \$ _____
Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.)
Amount necessary to cure any default as of the date of the petition: \$ _____
Annual interest rate (when case was filed) _____%
☐ Fixed
☐ Variable

10. Is this claim based on a lease? ☒ No
☐ Yes. Amount necessary to cure any default as of the date of the petition. \$ _____

11. Is this claim subject to a right of setoff? ☒ No
☐ Yes. Identify the property: _____

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?

☐ No

☒ Yes. Check one:

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

☐ Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). Amount entitled to priority \$ _____

☐ Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). \$ _____

☐ Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). \$ _____

☒ Taxes or penalties owed to governmental units 11 U.S.C. § 507(a)(8). \$ 1,957.32

☐ Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). \$ _____

☐ Other. Specify subsection of 11 U.S.C. § 507(a)() that applies. \$ _____

* Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP §011(b).

If you file this claim electronically, FRBP §005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 357f.

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's attorney or authorized agent.
- ☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
- ☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 09/20/2016
MM/DD/YYYY


Signature

Print the name of the person who is completing and signing this claim:

Name Jennifer Coyne
First name Middle name Last name

Title Tax Collector

Company The Borough of Point Pleasant Beach
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address 416 Now Jersey Ave
Number Street

Point Pleasant Beach NJ 08742
City State ZIP Code

Contact phone 732-892-0435 Email jcoyne@pointbeach.org

September 12, 2016
10:20 AM

POINT PLEASANT BEACH BOROUGH
Special Charges Amortization Schedule

Page No: 1

Account Id: 2543 Balance Type: Water
Loan Date: 11/01/16 Loan Amount: 1,503.97
Interest Rate: 18.00 Name: MONTICELLO, DARRYL B & KRISTINE Property Location: 419 ARBUTUS AVE.
Pay Frequency: Monthly Address: 419 ARBUTUS AVE Block/Lot/Qual: 162. 16.
PT PLEASANT BCH NJ 08742

Instal #	Due Date	Payment Amount	Principal	Interest	Principal Balance
1	11/01/16	54.37	31.81	22.56	1,472.16
2	12/01/16	54.37	32.29	22.08	1,439.87
2016 Totals		108.74	64.10	44.64	
3	01/01/17	54.37	32.77	21.60	1,407.10
4	02/01/17	54.37	33.26	21.11	1,373.84
5	03/01/17	54.37	33.76	20.61	1,340.08
6	04/01/17	54.37	34.27	20.10	1,305.81
7	05/01/17	54.37	34.78	19.59	1,271.03
8	06/01/17	54.37	35.30	19.07	1,235.73
9	07/01/17	54.37	35.83	18.54	1,199.90
10	08/01/17	54.37	36.37	18.00	1,163.53
11	09/01/17	54.37	36.92	17.45	1,126.61
12	10/01/17	54.37	37.47	16.90	1,089.14
13	11/01/17	54.37	38.03	16.34	1,051.11
14	12/01/17	54.37	38.60	15.77	1,012.51
2017 Totals		652.44	427.36	225.08	
15	01/01/18	54.37	39.18	15.19	973.33
16	02/01/18	54.37	39.77	14.60	933.56
17	03/01/18	54.37	40.37	14.00	893.19
18	04/01/18	54.37	40.97	13.40	852.22
19	05/01/18	54.37	41.59	12.78	810.63
20	06/01/18	54.37	42.21	12.16	768.42
21	07/01/18	54.37	42.84	11.53	725.58
22	08/01/18	54.37	43.49	10.88	682.09
23	09/01/18	54.37	44.14	10.23	637.95
24	10/01/18	54.37	44.80	9.57	593.15
25	11/01/18	54.37	45.47	8.90	547.68
26	12/01/18	54.37	46.15	8.22	501.53
2018 Totals		652.44	510.98	141.46	
27	01/01/19	54.37	46.85	7.52	454.68
28	02/01/19	54.37	47.55	6.82	407.13
29	03/01/19	54.37	48.26	6.11	358.87
30	04/01/19	54.37	48.99	5.38	309.88
31	05/01/19	54.37	49.72	4.65	260.16
32	06/01/19	54.37	50.47	3.90	209.69
33	07/01/19	54.37	51.22	3.15	158.47
34	08/01/19	54.37	51.99	2.38	106.48
35	09/01/19	54.37	52.77	1.60	53.71
36	10/01/19	54.37	53.71	0.66	0.00
2019 Totals		543.70	501.53	42.17	
Total		1,957.32	1,503.97	453.35	0.00

<input type="button" value="Add"/> <input type="button" value="Edit"/> <input type="button" value="Close"/> <input type="button" value="Delete"/> <input type="button" value="Previous"/> <input type="button" value="Next"/> <input type="button" value="Detail"/> <input type="button" value="Letter"/>				
Account Id: 2543	Type: C01 Section:			
Prop Loc: 419 ARBUTUS AVE	Location Id: 2266			
Serv Loc:	Owner: MCNTICELLO, DARRELL S & KRISTINE			
City Id: 162	Bill To:			
	Alternate Id:			
Notes Exist				
General: Additional Water Sewer W/S Meter Balances Recent Activity Location Accounts Notes				
Total Balances: Water Sewer Aged				
Principal Balance	Interest	Total Balance	Current Due	Due As of 09/22/16
Water 511.61	65.07	576.68	576.68	576.68
Sewer 747.72	79.55	827.27	827.29	827.29
Total 1,359.33	144.62	1,503.97	1,503.97	1,503.97

NOTE: Due As of 09/22/16 amount includes principal due as of 09/22/16, plus interest due as of 11/01/15.

Deposit Balance Interest

Water .68 .00

Sewer .04 .80

Interest Date 11/01/16

Transfer Balance

Calculate Budget Amount

Calculate Installment Plan

Reverse Installment Plan

EXHIBIT B

April 1, 2019
03:17 PMDocument Page 17 of 19
POINT PLEASANT BEACH BOROUGH
Special Charges Amortization Schedule

Page No: 1

Account Id: 2543 Balance Type: Water
 Loan Date: 09/01/16 Loan Amount: 1,503.97
 Interest Rate: 18.00 Name: MONTICELLO, DARRYL B & KRISTINE Property Location: 419 ARBUTUS AVE.
 Pay Frequency: Monthly Address: 419 ARBUTUS AVE Block/Lot/Qual: 162. 16.
 PT PLEASANT BCH NJ 08742

Install #	Due Date	Payment Amount	Principal	Interest	Principal Balance
1	09/01/16	54.37	31.81	22.56	1,472.16
2	10/01/16	54.37	32.29	22.08	1,439.87
3	11/01/16	54.37	32.77	21.60	1,407.10
4	12/01/16	54.37	33.26	21.11	1,373.84
2016 Totals		217.48	130.13	87.35	
5	01/01/17	54.37	33.76	20.61	1,340.08
6	02/01/17	54.37	34.27	20.10	1,305.81
7	03/01/17	54.37	34.78	19.59	1,271.03
8	04/01/17	54.37	35.30	19.07	1,235.73
9	05/01/17	54.37	35.83	18.54	1,199.90
10	06/01/17	54.37	36.37	18.00	1,163.53
11	07/01/17	54.37	36.92	17.45	1,126.61
12	08/01/17	54.37	37.47	16.90	1,089.14
13	09/01/17	54.37	38.03	16.34	1,051.11
14	10/01/17	54.37	38.60	15.77	1,012.51
15	11/01/17	54.37	39.18	15.19	973.33
16	12/01/17	54.37	39.77	14.60	933.56
2017 Totals		652.44	440.28	212.16	
17	01/01/18	54.37	40.37	14.00	893.19
18	02/01/18	54.37	40.97	13.40	852.22
19	03/01/18	54.37	41.59	12.78	810.63
20	04/01/18	54.37	42.21	12.16	768.42
21	05/01/18	54.37	42.84	11.53	725.58
22	06/01/18	54.37	43.49	10.88	682.09
23	07/01/18	54.37	44.14	10.23	637.95
24	08/01/18	54.37	44.80	9.57	593.15
25	09/01/18	54.37	45.47	8.90	547.68
26	10/01/18	54.37	46.15	8.22	501.53
27	11/01/18	54.37	46.85	7.52	454.68
28	12/01/18	54.37	47.55	6.82	407.13
2018 Totals		652.44	526.43	126.01	
29	01/01/19	54.37	48.26	6.11	358.87
30	02/01/19	54.37	48.99	5.38	309.88
31	03/01/19	54.37	49.72	4.65	260.16
32	04/01/19	54.37	50.47	3.90	209.69
33	05/01/19	54.37	51.22	3.15	158.47
34	06/01/19	54.37	51.99	2.38	106.48
35	07/01/19	54.37	52.77	1.60	53.71
36	08/01/19	54.37	53.71	0.66	0.00
2019 Totals		434.96	407.13	27.83	
Total		1,957.32	1,503.97	453.35	0.00

EXHIBIT C

April 1, 2019
03:18 PMDocument Page 19 of 19
Special Charges Detail Inquiry

Page No: 1

Account Id: 2543 Block/Lot/Qual: 162. 16. Type: Water
 Starting Date: 0 Ending Date: 04/01/19 Loan Amount: 1,503.97

Trans Date	Trans Type	Install No.	Code	Principal	Install Interest	Interest	Prin Balance	Batch Id
Check No Description								

						OPENING BALANCE	1,503.97	
09/01/16	Installment	1		31.81	22.56	0.00	1,503.97	
10/01/16	Installment	2		32.29	22.08	0.00	1,503.97	
11/01/16	Installment	3		32.77	21.60	0.00	1,503.97	
12/01/16	Installment	4		33.26	21.11	0.00	1,503.97	
01/01/17	Installment	5		33.76	20.61	0.00	1,503.97	
02/01/17	Installment	6		34.27	20.10	0.00	1,503.97	
03/01/17	Installment	7		34.78	19.59	0.00	1,503.97	
04/01/17	Installment	8		35.30	19.07	0.00	1,503.97	
05/01/17	Installment	9		35.83	18.54	0.00	1,503.97	
06/01/17	Installment	10		36.37	18.00	0.00	1,503.97	
07/01/17	Installment	11		36.92	17.45	0.00	1,503.97	
08/01/17	Installment	12		37.47	16.90	0.00	1,503.97	
09/01/17	Installment	13		38.03	16.34	0.00	1,503.97	
10/01/17	Installment	14		38.60	15.77	0.00	1,503.97	
11/01/17	Installment	15		39.18	15.19	0.00	1,503.97	
12/01/17	Installment	16		39.77	14.60	0.00	1,503.97	
01/01/18	Installment	17		40.37	14.00	0.00	1,503.97	
02/01/18	Installment	18		40.97	13.40	0.00	1,503.97	
03/01/18	Installment	19		41.59	12.78	0.00	1,503.97	
03/07/18	Payment	1	056	31.81	22.56	0.00	1,472.16	JC
	1st pyt fr trustee							
03/07/18	Payment	2	056	32.29	22.08	0.00	1,439.87	JC
	1st pyt fr trustee							
03/07/18	Payment	3	056	32.77	21.60	0.00	1,407.10	JC
	1st pyt fr trustee							
03/07/18	Payment	4	056	33.26	21.11	0.00	1,373.84	JC
	1st pyt fr trustee							
03/07/18	Payment	5	056	22.70	20.61	0.00	1,351.14	JC
	1st pyt fr trustee							
04/01/18	Installment	20		42.21	12.16	0.00	1,351.14	
05/01/18	Installment	21		42.84	11.53	0.00	1,351.14	
06/01/18	Installment	22		43.49	10.88	0.00	1,351.14	
07/01/18	Installment	23		44.14	10.23	0.00	1,351.14	
08/01/18	Installment	24		44.80	9.57	0.00	1,351.14	
09/01/18	Installment	25		45.47	8.90	0.00	1,351.14	
10/01/18	Installment	26		46.15	8.22	0.00	1,351.14	
11/01/18	Installment	27		46.85	7.52	0.00	1,351.14	
12/01/18	Installment	28		47.55	6.82	0.00	1,351.14	
01/01/19	Installment	29		48.26	6.11	0.00	1,351.14	
02/01/19	Installment	30		48.99	5.38	0.00	1,351.14	
03/01/19	Installment	31		49.72	4.65	0.00	1,351.14	
04/01/19	Installment	32		50.47	3.90	0.00	1,351.14	